

## **EXHIBIT A**



December 15, 2004

Neil A. Hewitt  
Senior Vice President  
Marsh USA  
1560 Sawgrass Corporate Parkway, Suite 300  
Sunrise, Florida 33323

Dear Neil,

As you know, Tiara Condominium sustained significant damage from the recent storms. Subsequent to the storms we implemented remediation efforts to mitigate damages. We also commenced some of the permanent repair work, and are in the process of identifying and measuring all of the losses.

We are asking Marsh to confirm that our policy with Citizens, for the peril of windstorm, was reinstated immediately after the damage. Please confirm that Tiara is properly insured in the event another windstorm loss occurs.

As importantly we want Marsh to confirm that our policy insuring against perils other than windstorm covers our property in the event Tiara experiences another type of loss, i.e. fire, while the property remains in disrepair. We want confirmation that insurers on Tiara will not suggest, if we have a loss, that the property had an increase in hazard and therefore coverage would be denied.

Also, please advise us which of our policies covers the "builder's risk" exposure during construction. In the event of a loss during the repair process, would the windstorm policy respond as "another occurrence?" In the alternative, would our policy insuring the risk for perils other than windstorm respond to a loss that occurs during the reconstruction?

If the policy (ies) would not be responsive to insuring the risk under the above circumstances, how do we insure the risk at the time? Will we need a "builder's risk" policy, or are the policies in effect presently sufficient to cover the risk?

We look forward to your prompt response. Thank you.

Sincerely yours,

Norman B. Adams

cc: Jack Quinlan  
Randy Goodman  
Board of Governors